

<i>SERFF Tracking Number:</i>	<i>AEGJ-127360696</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49509</i>
<i>Company Tracking Number:</i>	<i>ADV TLC EM AN TC2 0311</i>		
<i>TOI:</i>	<i>LTC05I Individual Long Term Care - Nursing</i>	<i>Sub-TOI:</i>	<i>LTC05I.001 Qualified</i>
	<i>Home &amp; Home Health Care</i>		
<i>Product Name:</i>	<i>ADV TLC EM AN TC2 0311</i>		
<i>Project Name/Number:</i>	<i>ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311</i>		

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV TLC EM AN TC2 0311	SERFF Tr Num: AEGJ-127360696	State: Arkansas
TOI: LTC05I Individual Long Term Care -	SERFF Status: Closed-Filed-	State Tr Num: 49509
Nursing Home & Home Health Care	Closed	
Sub-TOI: LTC05I.001 Qualified	Co Tr Num: ADV TLC EM AN TC2	State Status: Filed-Closed
	0311	

Filing Type: Advertisement

Authors: Julie Maclin, Joan Shumaker, Patsy Holt	Reviewer(s): Stephanie Fowler
Date Submitted: 08/09/2011	Disposition Date: 08/25/2011
	Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: ADV TLC EM AN TC2 0311	Status of Filing in Domicile: Not Filed
Project Number: ADV TLC EM AN TC2 0311	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 08/25/2011
	State Status Changed: 08/25/2011
Deemer Date:	Created By: Julie Maclin
Submitted By: Julie Maclin	Corresponding Filing Tracking Number:
Filing Description:	
Please see cover letter under Supporting Documentation tab.	

## Company and Contact

### Filing Contact Information

Julie Maclin, Senior Policy Analyst	julie.maclin@transamerica.com
P.O. Box 93007	800-553-7600 [Phone] 3446 [Ext]
Hurst, TX 76053-3007	817-285-3394 [FAX]

SERFF Tracking Number: AEGJ-127360696 State: Arkansas  
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 49509  
 Company Tracking Number: ADV TLC EM AN TC2 0311  
 TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified  
 Home & Home Health Care  
 Product Name: ADV TLC EM AN TC2 0311  
 Project Name/Number: ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311

#### Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
P O Box 93005	Group Code: 468	Company Type:
Hurst, TX 76053-3005	Group Name:	State ID Number:
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781	

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#### Filing Fees

Fee Required?	Yes
Fee Amount:	\$450.00
Retaliatory?	No
Fee Explanation:	\$50 per ad x 9 ads = \$450
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$450.00	08/09/2011	50491805

SERFF Tracking Number:	AEGJ-127360696	State:	Arkansas
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TOI:	LTC05I Individual Long Term Care - Nursing	Sub-TOI:	LTC05I.001 Qualified
	Home & Home Health Care		
Product Name:	ADV TLC EM AN TC2 0311		
Project Name/Number:	ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/25/2011	08/25/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Consumer Power Point 2	Joan Shumaker	08/12/2011	08/12/2011
Form	Consumer Power Point 3	Joan Shumaker	08/12/2011	08/12/2011

SERFF Tracking Number:	AEGJ-127360696	State:	Arkansas
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Company Tracking Number:	ADV TLC EM AN TC2 0311		
TOI:	LTC05I Individual Long Term Care - Nursing Home & Home Health Care	Sub-TOI:	LTC05I.001 Qualified
Product Name:	ADV TLC EM AN TC2 0311		
Project Name/Number:	ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311		

## Disposition

Disposition Date: 08/25/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGJ-127360696 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 49509

Company Tracking Number: ADV TLC EM AN TC2 0311

TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified  
Home & Home Health Care

Product Name: ADV TLC EM AN TC2 0311

Project Name/Number: ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Filed-Closed	Yes
Supporting Document	Variability Statement	Filed-Closed	Yes
Form	Announcement	Filed-Closed	Yes
Form	Benefit Increase Options	Filed-Closed	Yes
Form	Don't Forget	Filed-Closed	Yes
Form	Enrollment Started	Filed-Closed	Yes
Form	Family Members	Filed-Closed	Yes
Form	How to Apply	Filed-Closed	Yes
Form	Enrollment Over	Filed-Closed	Yes
Form (revised)	Consumer Power Point 2	Filed-Closed	Yes
Form	Consumer Power Point 2	Replaced	No
Form (revised)	Consumer Power Point 3	Filed-Closed	Yes
Form	Consumer Power Point 3	Replaced	No

SERFF Tracking Number: AEGJ-127360696 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 49509

Company Tracking Number: ADV TLC EM AN TC2 0311

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified  
Home & Home Health Care

Product Name: ADV TLC EM AN TC2 0311

Project Name/Number: ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311

## Amendment Letter

Submitted Date: 08/12/2011

### Comments:

Please note that marketing updated the disclaimer of two ads and we are amending this filing to upload those changes to the 2 Form Schedule items.

We appreciate your continued review of this filing.

Joan Shumaker  
Advertising Manager

### Changed Items:

#### Form Schedule Item Changes:

#### Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
TLC PPT2 CMR TC2 0711	Advertising	Consumer Power Point 2	Initial					TLC PPT2 CMR TC2 0711 filing 8- 12.pdf
TLC PPT3 CMR TC2 0711	Advertising	Consumer Power Point 3	Initial					TLC PPT3 CMR TC2 0711 filing 8- 12.pdf

SERFF Tracking Number: AEGJ-127360696 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 49509

Company Tracking Number: ADV TLC EM AN TC2 0311

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified  
Home & Home Health Care

Product Name: ADV TLC EM AN TC2 0311

Project Name/Number: ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311

## Form Schedule

### Lead Form Number: TLC EM AN TC2 0311

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/25/2011	TLC EM AN TC2 0311	Advertising Announcement	Initial			TLC EM AN TC2 0311.pdf
Filed-Closed 08/25/2011	TLC EM BIO TC2 0311	Advertising Benefit Increase Options	Initial			TLC EM BIO TC2 0311.pdf
Filed-Closed 08/25/2011	TLC EM DF TC2 0311	Advertising Don't Forget	Initial			TLC EM DF TC2 0311.pdf
Filed-Closed 08/25/2011	TLC EM ES TC2 0311	Advertising Enrollment Started	Initial			TLC EM ES TC2 0311.pdf
Filed-Closed 08/25/2011	TLC EM FAM TC2 0311	Advertising Family Members	Initial			TLC EM FAM TC2 0311.pdf
Filed-Closed 08/25/2011	TLC EM HTA TC2 0311	Advertising How to Apply	Initial			TLC EM HTA TC2 0311.pdf
Filed-Closed 08/25/2011	TLC EM OV TC2 0311	Advertising Enrollment Over	Initial			TLC EM OV TC2 0311.pdf
Filed-Closed 08/25/2011	TLC PPT2 CMR TC2 0711	Advertising Consumer Power Point 2	Initial			TLC PPT2 CMR TC2 0711 filing 8-12.pdf
Filed-Closed 08/25/2011	TLC PPT3 CMR TC2 0711	Advertising Consumer Power Point 3	Initial			TLC PPT3 CMR TC2 0711 filing 8-12.pdf



TRANSAMERICA LIFE INSURANCE COMPANY

# TRANSCARE<sup>®</sup>

*Individual Long Term Care Insurance*



## DON'T MISS THIS OPPORTUNITY TO BUY INDIVIDUAL LONG TERM CARE INSURANCE.

- [[10]% ABC Employee Discount]
- [[30]% Spouse/Partner\* Discount available to couples who qualify for identical benefits]
- [[15]% Discount for Spouse/Partner\* Individuals Applying Alone]
- [Up to [15]% Preferred Health Discount]
- [Discounts and coverage may also be available to your spouse/partner, children over 18, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.]
- [Some discounts may be offered simultaneously to help you save more.]

### **Your Enrollment Period Will:**

**Begin on: [month x, xxxx]**

**and End on: [month x, xxxx]**

**[Click here or] [c]all us at [(xxx) xxx-xxxx]  
to learn more about Long Term Care and Long Term Care Insurance.**



Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410.

*\*The term "spouse/partner" and "couple" may include married persons, domestic partners and/or civil union partners.*





TRANSAMERICA LIFE INSURANCE COMPANY

**[TRANSCARE<sup>®</sup> II]**  
*Individual Long Term Care Insurance*

## YOUR LONG TERM CARE INSURANCE BENEFIT THROUGH [ABC COMPANY] OFFERS A HEDGE AGAINST FUTURE COSTS

Long Term Care services can be expensive today, but what about the future? Costs could more than double in 25 years when you need care, based on just 3% inflation.

The [TransCare<sup>®</sup> II] Long Term Care insurance offered through [ABC Company] can help you anticipate future costs with Benefit Increase Options.\* We offer several options that automatically increase the benefit levels of your policy each year. One may be just right for you.

**[Click here or] [c]all us at [(xxx) xxx-xxxx]  
to learn more about Long Term Care Insurance  
and Benefit Increase Options.**



**TRANSAMERICA**  
LONG TERM CARE

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410.



TRANSAMERICA LIFE INSURANCE COMPANY

# TransCARE® II

Individual Long Term Care Insurance

## DON'T FORGET...

*You only have [XX XXXX] left to purchase Long Term Care Insurance during the [ABC Company Employees] enrollment period.*

### **Enrollment for [TransCare® II] Long Term Care insurance ends on [XX/XX/XXXX].**

**Remember, you get:**

- [[10]% [ABC Employee] Discount]
- [[30]% Spouse/Partner\* Discount available to couples who qualify for identical benefits]
- [[15]% Discount for Spouse/Partner\* Individuals Applying Alone]
- [Up to [15]% Preferred Health Discount]
- [Discounts and coverage may also be available to your spouse/partner, children over 18, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.]
- [Some discounts may be offered simultaneously to help you save more.]

**[Click Here] to view a presentation about long term care.]**

**[Click Here] to learn more about [TransCare® II].]**

**You can [also] call [(xxx) xxx-xxxx] for more information.**



Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410.

*\*The term "spouse/partner" and "couple" may include married persons, domestic partners and/or civil union partners.*





TRANSAMERICA LIFE INSURANCE COMPANY  
**TRANSCARE® II**  
*Individual Long Term Care Insurance*

## ENROLLMENT HAS STARTED...

TAKE ADVANTAGE OF A GREAT BENEFIT  
AVAILABLE TO [ABC COMPANY EMPLOYEES].

**Enrollment for [TransCare® II] Long Term Care  
insurance ends on [xx/xx/xxxx].**

### Remember, you get:

- [[10]% [ABC Employee] Discount]
- [[30]% Spouse/Partner\* Discount available to couples who qualify for identical benefits]
- [[15]% Discount for Spouse/Partner\* Individuals Applying Alone]
- [Up to [15]% Preferred Health Discount]
- [Discounts and coverage may also be available to your spouse/partner, children over 18, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers. ]
- [Some discounts may be offered simultaneously to help you save more.]

**[Click Here] to learn more about long term care.]**

**[Click Here] to learn more about [TransCare® II].]**

**You can [also] call [(xxx) xxx-xxxx] for more information.**



**TRANSAMERICA**  
LONG TERM CARE

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410.

*\*The term "spouse/partner" and "couple" may include married persons, domestic partners and/or civil union partners.*



TRANSAMERICA LIFE INSURANCE COMPANY

# TRANSCARE<sup>®</sup>

*Individual Long Term Care Insurance*

YOU MADE A SMART DECISION; YOU PURCHASED  
LONG TERM CARE INSURANCE THROUGH THE  
[ABC COMPANY] PROGRAM.

**Did you know** that your family members remain eligible to  
purchase the same valuable product through the [ABC company]  
at the same discount?

**Find out how today! [Click here] or**  
**[c]all [(xxx) xxx-xxxx] for more information.**



Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410.



TRANSAMERICA LIFE INSURANCE COMPANY

# TRANSCARE® II

*Individual Long Term Care Insurance*

ENROLLMENT HAS STARTED...

TAKE ADVANTAGE OF A GREAT BENEFIT AVAILABLE TO [ABC EMPLOYEES]

**Enrollment for [TransCare® II]  
Long Term Care insurance ends on [xx/xx/xxxx].**

*Attend an Information Sales Seminar or schedule  
an appointment with an enroller to apply for coverage.*

***[Click Here] [t]o learn more about long term care and  
different way to pay for it [or] [c]all [(xxx) xxx-xxxx].***



 **TRANSAMERICA**  
LONG TERM CARE

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410.





TRANSAMERICA LIFE INSURANCE COMPANY

# TRANSCARE® II

*Individual Long Term Care Insurance*

THE [ABC COMPANY] ENROLLMENT IS OVER,  
BUT YOU STILL HAVE TIME TO PURCHASE VALUABLE LONG  
TERM CARE COVERAGE.

**Remember, you get:**

- [[10]% [ABC Employee] Discount]
- [[30]% Spouse/Partner\* Discount available to couples who qualify for identical benefits]
- [[15]% Discount for Spouse/Partner\* Individuals Applying Alone]
- [Up to [15]% Preferred Health Discount]
- [Discounts and coverage may also be available to your spouse/partner, children over 18, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.]
- [Some discounts may be offered simultaneously to help you save more.]

**[Click Here] or [c]all [(xxx) xxx-xxxx]**  
**to learn more about [TransCare® II] Long Term Care**  
**insurance and its benefits.**



Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410.

\*The term "spouse/partner" and "couple" may include married persons, domestic partners and/or civil union partners.



You may be unfamiliar with long term care and the issues surrounding it. This presentation is intended to give you a brief overview of long term care and the costs that may be incurred if you or a loved one experiences a long term care event.

## Long Term Care—What Is it?

- Long term care is a range of services designed to meet chronic health or personal care needs over an extended period of time.
- One day, you might find that you need help with things you do every day. These are called Activities of Daily Living (ADLs) and include bathing, dressing, using the toilet, transferring (to or from a bed, chair, or wheelchair), continence and eating.

Long Term Care maximizes your independence and functioning at a time when you are unable to be fully independent.

Long term care can take many forms, but its ultimate goal is to keep you as independent as possible when you are unable to perform two or more Activities of Daily Living. You can see the six Activities of Daily Living listed on this slide. We often take these activities for granted, but imagine what you would do if you had problems performing these basic functions. How would your life have to change?



## Long Term Care—Where Is it?

- Long Term Care services may be provided
  - In your home by a volunteer caregiver who can be a spouse/partner\*, family member or friend
  - In your home by a nurse, home health/home care aide or therapist
  - In a variety of long term care facilities (i.e., Assisted Living Facilities or Nursing Homes)

If an extended illness or injury left you needing long term care services, how would you pay for your care?

\* Spouse/partner may include married persons, domestic partners and/or civil union partners.

Long term care services are designed to help you if you find yourself in a situation where you are unable to perform one or more Activities of Daily living. Services can be received in the home via an informal caregiver (such as a spouse/partner, family member or friend) or home health aide. Long term care services can also be provided in a more formal setting such as an Assisted Living Facility or a Nursing Home.

## Can it Happen to Me?

- Think about the people in your life who may currently be receiving care in their home, at a facility or in the home of a loved one. It happens to real people every day. It might happen to you.
- 40% of those persons receiving long term care are between the ages of 18 and 64.\*
- One-third of the 700,000 stroke victims in the U.S. each year are under age 60.\*
- After age 65, men have a 44% chance and women have a 72% chance of becoming ADL disabled or cognitively impaired.\*\*

"This is too important an issue to overlook."

— Joan S., TX

\*Shelton, Phyllis. Long Term Care: Your Financial Planning Guide. Tennessee: LTCI Publishing, 2007.

\*\*American Association for Long-Term Care Insurance, 2010 LTCI Sourcebook.

Can it Happen to Me? You may be asking yourself this question because at first glance these services seem to be a reality only for the elderly. So would you be surprised to learn that a substantial portion (as high as 40%) of the long term care services provided in this country are for individuals between the ages of 18 and 64? Why? There are a variety of reasons such as the aftermath of a car accident or a brain injury. In fact, one-third of the 700,000 stroke victims in the U.S. each year are under the age of 60.

Beyond that, after the age of 65, a man has a 44% chance and a woman has a 72% chance of not being able to perform Activities of Daily Living or becoming cognitively impaired. Think about people in your life, your friends, family, neighbors or others who may be having help performing some of these daily activities. Now think, if that person had Long Term Care insurance, would things be easier or more manageable for his or her family?

## What does Long Term Care Cost?

The average cost in the United States (in 2009) was:

- \$[198]/day for a semi-private room in a nursing home
- \$[219]/day for a private room in a nursing home
- \$[3,131]/month for care in an Assisted Living [or Long Term Care] Facility (for a one bedroom unit)
- \$[21]/hour for a Home Health Aide
- \$[19]/hour for Homemaker services
- \$[67]/day for care in an Adult Day Care Center

Source: American Association of Long-Term Care Insurance, 2010 AALTCI Sourcebook.

The average cost for long term care in the United States helps give you an idea of what costs are associated with long term care. On a daily basis, these charges may look more manageable, but these costs add up quickly if care is required for an extended amount of time. For example, at \$[219] a day, a one year stay in a private room in a nursing home can cost [almost \$80,000]; and an assisted living [or long term care] facility can cost on average [over \$37,000] a year. Even a home health aide providing 4 hours of care a day for 3 days a week can cost [over \$13,000] per year. You can see how easily facing a long term care need can have a detrimental effect on your income AND your retirement savings.

But, beyond monetary cost, there is an emotional toll that can occur. Imagine what you would do if a loved one suddenly needed long term care. How would this affect you? Would you have to change your work schedule to provide care? Would you miss family events such as your child's ball game or play because you had to provide care to another family member?


TRANSAMERICA LIFE INSURANCE COMPANY  
**TransCARE®** II  
Individual Long Term Care Insurance

**TransCare® II**

To learn more about long term care and Long Term Care insurance, [attend an insurance sales seminar and enrollment meeting] [or] [contact:]

**[Agent/Producer Name]**  
**[(XXX) XXX-XXXX]**  
**[Enrollment Seminar Date/Time/Room]**


*A licensed agent will be available to answer your questions.*



This is an individual Long Term Care Insurance policy underwritten by Transamerica Life Insurance Company. Policy series TLC 2-P 0410; in OR, TLC 2-P OR 0410. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Home Office: Cedar Rapids, Iowa; Administrative Office: PO Box 95302, Hurst, Texas 76053-5302.

We understand that this information may have a strong impact on you and your family's future. We encourage you to talk with your family and friends and decide what works best for your long term plan.

If you would like greater detail, a licensed Long Term Care insurance agent/producer will be happy to answer questions that you may have. [Or learn more in person by attending an insurance sales seminar and enrollment meeting [on month xx, xxxx in Room XXXXX at XX:XX x.m.]]. The information provided in this presentation is a general overview of long term care.




TRANSAMERICA LIFE INSURANCE COMPANY

# TRANSCARE® II

*Individual Long Term Care Insurance*

TLC PPT3 CMR TC2 0711

 **TRANSAMERICA**  
LIFE INSURANCE COMPANY

You may not know how you will pay for long term care services should an event occur to you or a loved one. This presentation is intended to give you a general overview of possible funding methods that you may have available for paying for long term care.

## How Do You Pay for Long Term Care?

Your Savings and Investments

Family and Friends

Government Programs

Long Term Care Insurance

There are various methods that people use today to pay for long term care. Some people must rely on their savings and investments; others rely on family and friends to provide informal care; there are some government programs that act as a safety net should you not afford the cost; and finally there is Long Term Care Insurance. We will talk about each of these methods in the next sections of this presentation. This is not an exhaustive list of funding methods for long term care, however this will give you an idea of the options that may be available.

## Your Savings and Investments

	Amount Saved*	[Long Term Care (LTC) Facility] Daily Cost**	Days In [Long Term Care (LTC) Facility]
Saving \$5000.00 annually compounded at [5%] for [10] years	[\$71,033.94]	[\$219]	[324] days
Saving \$5000.00 annually compounded at [5%] for [15] years	[\$118,287.46]	[\$280]	[423] days
Saving \$5000.00 annually compounded at [5%] for [20] years	[\$178,596.26]	[\$357]	[501] days

### Using your savings:

After [10] years, saved enough for [almost 1 year in an LTC Facility]

After [15] years, saved enough for [just over 1 year in an LTC Facility]

After [20] years, saved enough for [one year and 136 days in an LTC Facility]

\* Investing [\$5,000] annually. Assumes adequate and available funding and ignores fluctuations in investment values and the timing of withdrawals. \*\* Based on [Paying for Long Term Care, National Clearinghouse for Long-Term Care Information] (national average), compounded [5%] annually for inflation.

Using your retirement savings and investments can present a risk to your financial plan. Even if there is only a modest need for assistance, the cost could become significant. But, let's say that you are confident that you can save and invest to accumulate enough money to fund the expense. We will use [Long Term Care Facilities] in this example. In this example, [\$5,000] per year is being invested to one day meet the costs associated with long term care. Let's also assume a [5%] rate of return for a [10] year, [15] year and [20] year period. Based on these assumptions, after [10] years you will only have saved enough for [324] days in a [Long Term Care Facility]; after [15] years, you will have saved enough for a little more than a year in a [Long Term Care Facility]; and after [20] years, you will have saved slightly more, but you will still only afford [1 year and 136 days] in a [Long Term Care Facility].

Based on this example, you can easily see how a long term care event can negatively impact your financial plan.

## Family and Friends

- Family and friends may need to care for you
- Consider time commitment and financial impact your long term care needs may have on them
  - Lost time at work
  - Career impact
- Let them offer help out of compassion instead of necessity

*"Looking back I don't know how we did it, but through all the tears and time missed from work we made it through."*

– Theresa B., TX

Some people rely on the informal care that can be provided by family and friends. Although this type of care may not have an immediate monetary cost that can be quantified, there are still costs such as the emotional impact of caring for a loved one. Caregivers face challenges that affect not only their personal activities but also their work and career as well. Some caregivers find that they must adjust their work schedule to accommodate the additional responsibility of caregiving. This may not only affect their finances now, but it may also diminish the amount of money they can set aside for their own retirement.



## What About Government Assistance?

- Medicaid is a welfare program for those with limited incomes, few assets and available resources.\*
- Medicare and most health insurance plans – including Medicare Supplemental insurance – may not cover long term care services.\*
- The National Association of Insurance Commissioners states that you should not rely on Medicare to pay for your long term care needs.\*\*
- The U.S. Government states that “Medicare and most health insurance plans, including Medigap (Medicare Supplement Insurance) policies don’t pay for this type of care”\*\*\*
- CLASS may be available to working individuals beginning in 2013. Many details regarding CLASS have not been defined and will be developing over the next 2 years.

\*2008 Shoppers Guide to Long-Term Care Insurance, page 5.

\*\*National Clearinghouse for Long-Term Care Information, Medicare, U.S. Department of Health and Human Services

\*\*\*Medicare and You 2011, U.S. Department of Health and Human Services

For those with limited income and assets, Medicaid may fill the need. It is a joint federal and state government program designed to pay medical costs including long term care. Medicaid programs are governed by each state. To determine which state agency manages Medicaid in your state and obtain more information, visit [www.govbenefits.gov](http://www.govbenefits.gov).

Many Americans are surprised to learn that Medicare and most health insurance plans – including Medicare Supplement insurance – may not cover long term care. Medicare will help pay for a limited skilled nursing facility stay, hospice care or home health care if you meet certain conditions. Visit Medicare’s website at [www.medicare.gov](http://www.medicare.gov) to learn more.

Although these programs can pay for some long term care, the federal and state governments encourage you to find other private sources of funding. For example, the Social Security Administration in its benefit statement states that “Medicare does not pay for long term care, so you may want to consider options for private insurance.”

The Community Living Assistance Services and Supports Act, also known as CLASS, was signed into law by President Obama as part of the comprehensive healthcare reform legislation. It may be available to working individuals for a monthly premium. After a 5-year vesting period and qualifying for benefits, CLASS pays a cash per diem to the policyholder which will help pay for long term care services should a long term care event occur. Many details regarding CLASS have not been defined and will be developing over the next 2 years.

## Long Term Care Insurance

Long Term Care insurance allows you to transfer the risk of long term care costs to an insurance company.

- Benefits are available after you meet eligibility and policy requirements
- Benefits paid and applied towards long term care expenses are not considered taxable income if you purchase a Tax-Qualified policy
- Having a Long Term Care insurance policy may provide you with an additional tax deduction, subject to your age, income and other factors\*
- Your retirement portfolio is used for what it was designed to do – to help you enjoy your retirement
- Your spouse/partner\* can continue to access your retirement savings to maintain his or her standard of living

*"...knowing the insurance was there...helped tremendously."*

– Connie E., TX

\*Neither Transamerica Life Insurance Company nor any of its agents or representatives give legal, tax or accounting advice. Please consult your tax advisor for assistance.

\*\*Spouse/partner may include married persons, domestic partners and/or civil union partners.

Long Term Care Insurance may be one of the most cost-effective methods of funding long term care. It transfers the risk of needing and paying for long term care to an insurance company. In return for a premium, the insurance company will provide benefits for a long term care need. Additionally, Long Term Care insurance may help protect your retirement savings and allow it to be used for its intended purpose – your retirement.

Long Term Care insurance may not be appropriate for everyone, however. You may need to pay for a policy for many years before it is used. Before you purchase, you must be sure that you can afford to pay the premiums should your employment situation change now or in the future.

## Why Plan Ahead for Long Term Care?

- Using your retirement savings and investments can present a risk to your financial plan
  - The cost of long term care services often exceeds what the average person can pay from income and other resources
  - Spouse/partner\* may not have the same quality of life if assets are used for long term care costs
- Family caregivers face challenges that affect not only their personal activities but also their work and career

\* Spouse/partner may include married persons, domestic partners and/or civil union partners.

Like everything else, planning ahead for long term care is a good thing to do. Like planning for retirement, planning for long term care takes serious consideration and careful thought.

How will you pay for it – with your investments, your personal income, or using some other method?

And how will you involve your family? Are they willing or able to provide care or funding? How will your own planning affect their lives if you require care for an extended period of years?

## Why Plan Ahead for Long Term Care?

- Medicare and most health insurance plans – including Medicare Supplement insurance – do not cover long term care\*
  - Each program has specific rules for what types of services each covers, how long one can receive services, eligibility for coverage, and cost sharing
- Two main determining factors in setting your initial Long Term Care insurance premium are your health and your age.
  - Generally, the younger you are the more affordable the premium
  - You may also qualify for good health discounts at younger ages

\*Medicare and You 2011, U.S. Department of Health and Human Services

Will you rely instead on government programs? Have you researched what these programs and your own health insurance cover, and at what levels?

These are just a few of the questions you must answer when planning ahead for long term care.

You never know when you will have a long term care need, so having the security of a TransCare® II Long Term Care insurance Policy may help ease your mind. In addition, you may be able to save more by purchasing your Long Term Care insurance Policy at a younger age.

Two main determining factors in setting your initial Long Term Care insurance premium are your health and your age. And generally, the younger you are the more affordable the premium. You may also qualify for good health discounts at younger ages saving you even more money throughout the life of Policy.

TRANSAMERICA LIFE INSURANCE COMPANY  
**TransCARE®**  
Individual Long Term Care Insurance


**II**

**Learn More**

To learn more about long term care and Long Term Care insurance,  
 [attend an insurance sales seminar and enrollment meeting] [or]  
 [contact:]

**[Agent/Producer Name]**  
**[(XXX) XXX-XXXX]**  
**[Enrollment Seminar Date/Time/Room]**

*A licensed agent will be  
 available to answer your questions.*



This is an individual Long Term Care Insurance policy underwritten by Transamerica Life Insurance Company. Policy series TLC 2-P 0410; in OR, TLC 2-P OR 0410. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Home Office: Cedar Rapids, Iowa; Administrative Office: PO Box 95302, Hurst, Texas 76053-5302.

All these considerations may be daunting, and we encourage you to talk to your family and friends. The information provided in this presentation is a general overview of long term care.

If you would like greater detail, a licensed Long Term Care insurance agent/producer will be happy to answer questions that you may have. [Or learn more in person by attending an insurance sales seminar and enrollment meeting [on month xx, xxxx in Room XXXXX at XX:XX x.m.]].

<i>SERFF Tracking Number:</i>	<i>AEGJ-127360696</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49509</i>
<i>Company Tracking Number:</i>	<i>ADV TLC EM AN TC2 0311</i>		
<i>TOI:</i>	<i>LTC05I Individual Long Term Care - Nursing</i>	<i>Sub-TOI:</i>	<i>LTC05I.001 Qualified</i>
	<i>Home &amp; Home Health Care</i>		
<i>Product Name:</i>	<i>ADV TLC EM AN TC2 0311</i>		
<i>Project Name/Number:</i>	<i>ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311</i>		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Cover Letter	Filed-Closed	<b>Date:</b> 08/25/2011
<b>Comments:</b>		
<b>Attachment:</b>		
AR filing ltr multiple forms.pdf		

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Variabiliity Statement	Filed-Closed	<b>Date:</b> 08/25/2011
<b>Comments:</b>		
<b>Attachment:</b>		
TLC EM Variables 8-4-11.pdf		



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P O Box 95302  
Hurst, Texas 76053-5302  
800-553-7600, ext 3446  
julie.maclin@transamerica.com

August 9, 2011

Commissioner Jay Bradford  
1200 West Third Street  
Little Rock, AR 72201

RE: **Long Term Care Advertising**

**NAIC #:** 86231

**FEIN #:** 39-0989781

<b>Form # / Description:</b>	TLC EM AN TC2 0311	Invitation to Inquire
	TLC EM BIO TC2 0311	Invitation to Inquire
	TLC EM DF TC2 0311	Invitation to Inquire
	TLC EM ES TC2 0311	Invitation to Inquire
	TLC EM FAM TC2 0311	Invitation to Inquire
	TLC EM HTA TC2 0311	Invitation to Inquire
	TLC EM OV TC2 0311	Invitation to Inquire
	TLC PPT2 CMR TC2 0711	Invitation to Inquire
	TLC PPT3 CMR TC2 0711	Invitation to Inquire

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 2-P AR 0410, et al., which was approved by your department on 10/11/2010.

It is our intention to use these forms in both paper and electronic form.

Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that these forms will meet with your approval. If you have any questions, please contact me.

Sincerely,

A handwritten signature in black ink that reads "Julie A. Maclin". The signature is written in a cursive, flowing style.

Julie A. Maclin, ACS  
Senior Advertising Analyst  
Long Term Care Division

## **Statement of Variability**

**For Form(s):** TLC EM AN TC2 0311; TLC EM BIO TC2 0311; TLC EM DF TC2 0311; TLC EM ES TC2 0311; TLC EM FAM TC2 0311; TLC EM HTA TC2 0311; TLC EM OV TC2 0311; TLC PPT2 CMR TC2 0711; TLC PPT3 CMR TC2 0711

Contact [your insurance agent/producer] [or call] – is variable throughout each piece depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

The [Phone Number] - is variable throughout each piece because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

### **TLC EM AN TC2 0311**

“10%” – will be 5% to 15% discount depending upon the employer/association.

“ABC Employee” Discount - will be the Employer/Association to which the offer is being made. The discount will only appear if applicable to the Employer Association.

“30% Spouse/Partner\* Discount available to couples who qualify for identical benefits”– will appear only if spouse/partner coverage is applicable. The discount will range from 5% to 30% depending upon the employer/association.

“15%” - Discount for Spouse/Partner Individuals Applying Alone - will be between 5% and 15%

“Up to 15%” Preferred Health Discount – will be between 5% and 15%

“Discounts and coverage....” – will appear only if spouse/coverage is applicable.

“Some discounts may be....” - will appear only if applicable to plan chosen.

“Begin on” and “End on” of the Enrollment Period” - will be as negotiated with the group.

“Click here or” will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not the “c” in “call” is a capital or lower case.

### **TLC EM BIO TC2 0311**

“ABC Company” – will be Employer or Association Name to which the offer is being made.

“Click here or” will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not the “c” in “call” is a capital or lower case.

### **TLC EM DF TC2 0311**

“XX XXXX” will be the number of weeks or days remaining depending on when it is used.

“ABC Company Employees”, of the variable will be Employer or Association Name to which the offer is being made.

...ends on “XX/XX/XXXX” is the date enrollment ends for the employer/association.

“10%” – will be 5% to 15% discount depending upon the employer/association.

“30% Spouse/Partner\* Discount available to couples who qualify for identical benefits”– will appear only if spouse/partner coverage is applicable. The discount will range from 5% to 30% depending upon the employer/association.



“15%” - Discount for Spouse/Partner Individuals Applying Alone - will be between 5% and 15%

“Up to 15%” – Preferred Health Discount will be between 5% and 15%

“Discounts and coverage....” will appear only if spouse/coverage is applicable.

“Some discounts may be....” will appear only if applicable to plan chosen.

“[Click here](#)” will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not [also] call the “Phone Number” - each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

#### **TLC EM ES TC2 0311**

“ABC Company”, of the variable will be Employer or Association Name to which the offer is being made.

Enrollment ends on “xx/xx/xxxx” - will be the date as negotiated with the group.

“10%” – will be 5% to 15% discount depending upon the employer/association.

“30% Spouse/Partner\* Discount available to couples who qualify for identical benefits”– will appear only if spouse/partner coverage is applicable. The discount will range from 5% to 30% depending upon the employer/association.

“15%” Discount for Spouse/Partner Individuals Applying Alone - will be between 5% and 15%

“Up to 15%” Preferred Health Discount will be between 5% and 15%

“Discounts and coverage....” will appear only if spouse/coverage is applicable.

“Some discounts may be....” will appear only if applicable to plan chosen.

“Click here or” will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not “also” will appear.

#### **TLC EM FAM TC2 0311**

“ABC Company”, of the variable will be Employer or Association Name to which the offer is being made.

“[Click here](#) or” will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not the “c” in “call” is a capital or lower case.

#### **TLC EM HTA TC2 0311**

“ABC Company”, of the variable will be Employer or Association Name to which the offer is being made.

Enrollment ends on “xx/xx/xxxx” - will be the date as negotiated with the group.

“[Click here](#)” will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not “or” will appear or the “c” in “call” is a capital or lower case.

#### **TLC EM OV TC2 0311**

“ABC Company” - will be Employer or Association Name to which the offer is being made.

“10%” – will be 5% to 15% discount depending upon the employer/association.

“30% Spouse/Partner Discount available to couples who qualify for identical benefits”– will appear only if spouse/partner coverage is applicable. The discount will range from 5% to 30% depending upon the employer/association.

“15%” Discount for Spouse/Partner Individuals Applying Alone - will be between 5% and 15%

“Up to 15%” Preferred Health Discount will be between 5% and 15%

“Discounts and coverage....” will appear only if spouse/coverage is applicable.

“Some discounts may be....” will appear only if applicable to plan chosen.

“Click here or” will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not the “c” in “call” is a capital or lower case.

### **TLC PPT2 CMR TC2 0711**

#### **Slide 5**

“198” – will reflect information when it becomes available and/or updated.

“219” – will reflect information when it becomes available and/or updated.

“3,131” – will reflect information when it becomes available and/or updated.

“21” – will reflect information when it becomes available and/or updated.

“19” – will reflect information when it becomes available and/or updated.

“67” - will reflect information when it becomes available and/or updated.

#### **Note 5**

“219” – will reflect information when it becomes available.

“almost \$80,000” – will reflect information when it becomes available.

“over \$37,000” - will reflect information when it becomes available

“over \$13,000” - will reflect information when it becomes available

#### **Slide 6 & Note 6**

“or” “contact” “Agent/Producer Name” “Phone Number” “Enrollment Seminar Date/Time/Room” or learn more....” will be variable depending if the company has a seminar and/or enrollment- each employer/company assigned a unique phone number for employee/members and their families to call licensed producers.

### **TLC PPT3 CMR TC2 0711**

#### **Slide 3 & Note 3**

“5%”, “10”, “71,033.94”, “168”, “423”, “15”, “118,287.46”, “214”, “553”, “20”, “178,596.26”,

“213”, “654”, “just over 1 year in an LTC Facility”, “one year and 188 days in an LTC Facility”,

“almost 2 years in an LTC facility”, “national average”, “Assisted Living Long Term Care Facilities”,

“\$5,000”, “20”, “n”, “just over a year and a half”, “almost 2 years (1 year and 289 day”, “Long Term Care Facility” – will reflect information when it becomes available and/or updated.

#### **Slide 9 & Note 9**

“or” “contact” “Agent/Producer Name” “Phone Number” “Enrollment Seminar Date/Time/Room” or learn more....” will be variable depending if the company has a seminar and/or enrollment - each employer/company assigned a unique phone number for employee/members and their families to call licensed producers.